#### Laws of New Jersey.

CHAPTER CCLXXXV. A further supplement to an act entitled. "An act to regulate the business of Fire, Life, Accident, Marine and Live Stock Insurance, by Companies or Associations

not incorporated by the State," ap- in the act to which this is a supple-proved April minth, one thousand eight ment.

the month of January, file in the department of state of this state a statement exhibiting its condition on the thirty firs. day of December next preceding, as now required of insurance companies of other state; and for this purpose it shall be the duty of the secretary of state to furnish blank forms for statements, the same as now in use, which forms may by him be companies; provided, that the statements required of purely mutual companies taking notes in whole or in part for premi ums, which notes are liable to assess ments, shall be in such form as the secretary of state may prescribe, adapted to the use of such companies; any insurance com pany failing to make and file such state ment for the space of thirty days from the time above fixed for such tiling, or to reply in writing to any inquiry made by the ecretary of state touching the same, within twenty days, shall be subject to a pen alty of five hundred dollars, and a like penalty for every month that such company shall continue thereafter to transact any business of insurance without fling such statement, to be used for and recovered in the name and for the benefit of the

state by the attorney general, on notice from the secretary of state. 2. And be it enacted, That it shall be the duty of the secretary of state, whenever he shall deem it expedient, or at the re quest of such company, or like request in writing by three or more policy holders therein, or creditors thereof, himself, or by such person or persons as he may designate, to examine into the affairs of any fire insurance company organized under the laws of, or by its agents doing busi-in this state; provided, that not more than one examination shall be made at the re quest of policy holders or creditors in any one year; and it shall be the duty of the officers or agents of any such company do ing business in this state to exhibit all the books, records and accounts for the pur pose of such examination, and otherwise to facilitate the same so far as it may be in their power to do, and for that purpose the secretary of state or his representatives shall have power to examine, under oath, the officers and agents of any company relative to the business and affairs of such company; and whenever the sene tary of state shall deem it necessary to public good he shall publish the result of such examination in two news tour published in the city of Trenton, and two published in the county where the company located, and whenever it shall appear as the result of such examination that the assets of any fire insurance company organ-ized under the laws of this state, after charging it with an amount requisite for the re-insurance of all its outstanding risks and with its other proper liabilities excepting capital stock paid in, amount to less than three fourths of such capital, if it be a joint stock capital company, or in the case of mutual companies, if the asset; less unsettled claims and other actual liabilities, amount to less than three-

attorney general, whose duty it shall then become to apply forthwith to the chancel ler for an order to show cause why an injunction should not issue restraining them from doing further business, and the chancellor shall thereupon proceed to hear the allegations and proofs of the respect ive parties; and in case it shall appear to his satisfaction that the assets and funds of said company are not sufficient as aforesaid, or that the interests of the people so required, the chancellor shall decree dissolution of said company and a distri-bution of its effects; the chancellor shall 2. A have power to refer the application of the attorney general to a master, to inquire fnto and report upon the facts alleged.

2. And be itenseted, That whenever it shall appear to the secretary of state as the result of examination as provided in this act, that the affairs of any company not in-corporated in this state, and doing business herein, are in an unsound condition, estimated in the same manner prescribed in preceding sections, he shall revoke the certificates granted to such company and its agents, and shall cause a notification thereof to be published at least six times in two newspapers published in the cities of Trenton and Newark respectively, and

on failure to comply with such requisition he shall communicate the fact to the

all agents of such companies, after the first publication of such notice, shall be required to discontinue the issuing of new policies or the renewing of any previously seued, and any agent who shall make, issue or deliver any policy, or the renewal of any policy of insurance, or collect or receive any premium of insurance, or in any way transact any business of insurance on behalf of any such company, shall be liable to the same penalties, to be recovered in like manner as prescribed in the act to which this is a supplement.

4. And be it enacted, That the provis ions of the foregoing sections, so far as may be, shall be held to apply to life insurance companies of this state, or of other states and governments doing business in this state; and the tressurer of this state is state, and such companies shall be subject to the same examinations, liabilities and upon the warrant of the comptroller, such 12. When anybody tells you of a gardenrequirements as by such sections imposed upon fire insurance companies, and the same duties are imposed upon the score tary of state, the attorney general and the chancellor; provided, that injunction shall issue only when it shall appear by examination that the assets of any life insurance company as aforesaid are not sufficient to re-insure its outstanding risks and discharge its total actual liabilities; the actual expenses of all examinations made under authority of this act shall be paid by the companies examined.

his duty to make sunual report to the leg and sixty-six.

In Be it enacted by the Senate and General surrance company filed eral assembly of the State of New Jersey, are now isolated from the business world.

other legislative documents; and for the hereby appropriated for the object contempurpose of carrying out the provisions of plated in the act to which this is a suppleized to expend from the sum annually re 2. And be it enacted, That the above ceived from taxes on insurance companies sum shall be expended under the direc-of other states an amount not exceeding tion of the managers of said home, and ten per centum thereof; the penalty for the state treasurer is hereby authorized to violation of this act, except where other-wise provided, shall be the same to be collected in the same manner, as provided of the comptroller, out of any moneys in

hundred and sixty-seven.

1. Be it enacted by the Senate and General Assembly of the State of New Jersey, That every fire, life, accident, marine or curing of any insurance in any company of other insurance company incorporated or another state or nation that has not comdoing business, or which may be hereafter plied with the laws of this state, shall be authorized to do business under the laws stable to the same penalties, to be recover-of this state shall, during the month of this state same penalties, to be recover-ed in like manner as prescribed in section aims of this set to which this is a supplement; certificates of authority may be is-sued to persons, to place or cause to be procured insurance in companies which have complied with the laws of this state, although such person may not be the comstates and nations doing business in this missioned agent of such company, and

for certificates to agents of foreign companfrom time to time changed, as may be required to secure full information as to the standing and condition of such insurance act entitled "An act to regulate the business of fire insurance by companies or asso-ciations not incorporated by this state," approved March nineteenth, one thousand

eight hundred and sixty.
7. And be it enacted, That no insurance company hereafter arganized in this state shall issue policies until upon examination by the secretary of state it shall have been found to comply to the laws thereof; nor until the said secretary shall have issued his certificate setting forth such facts and authorizing the company to commence business, and that no insurance company rganized under the laws of this state, shall expose itself to loss or any one risk or hazard by fire to an amount exceeding ten per centum of its paid up capital, or, in the case of mutual companies, of their net assets; provided that no joint stock capital insurance company shall hereafter be organized in this state, or do any business of insurance, until it shall have a fully paid up capital of at least one hundred housand dollars, and that no such company shall make any loan or investment in the security of its own capital

8. And be it enacted, That the deposits of securities now required, or which may pereafter be required to be made by any insurance company of this state in the state tressury shall be approved by the secretary of state, and he shall have au thority to examine the same at all times, and may order the same or any part thereof changed at his pleasure, and no change or transfer of the same shall be made with-

9. And be it enacted, That this act and the act to which it is supplementary shall be held and construed to extend to and include and every company transacting the last, ess of insurance of whatever aind is the state, and that all acts or parts or acts inconsistent or conflicting with this act, be and the same are hereby remaled, and that, this act shall take effect immedeately.

Approved March 19, 1874.

### CHAPTER CCCI.

An act to fix the salaries of the officers o the Senate and General Assembly of the State of New Jersey for the session of one thousand eighteen hundred and seventy-four.

1. Be it enacted by the Senate and General Assembly of the State of New Jersey That the officers of the two Houses of the Legislature of New Jersey, for the session of one thousand eight hundred and seventy-four, whether elected or appointed, shall fourths of the sum requsite for reinsur-ance, then he shall call upon said com pany to make up such deficiency within such reasonable time as he shall fix; and receive the same amount of compensation or pay as was granted to or received by hose of a similar grade for services rendered during the session of the Legislature for the year one thousand eight hundred and seventy-three. 2. And be it enacted, That this act shall

take effect immediately.
Approved March 19, 1874.

#### CHAPTER CCCII. An act for the support of the State Reform

School for boys,

1. Be it enacted by the Senate and Gen eral Assembly of the State of New Jersey, That the sum of twenty thousand dollars is hereby appropriated for the maintenance and support of the Reform School for

2. And be it enacted, That for the completion and furnishing of the buildings now in process of completion, and for the necessary improvements of the farm buildings, the further sum of five thousand dollars is hereby appropriated.

8. And be it enacted, That the treasurer of the state is hereby directed to pay to the trustees of the school, the aforesaid sums on the warrant of the comptroller. Approved March 19, 1874,

### CHAPTER CCCIII.

An act concerning fees. 1. Be it enacted by the Senate and General Assembly of the State of New Jersey, That any joint committee of the legisla-ture, any standing committee of either house, or any special committee which house, or any special committee which shall have been, by resolution, directed apon any investigation or inquiry, the pursuit of which shall necessitate sending for persons and papers and the examination of witnesses, shall have power to summon beweitnesses, shall have power to summon becomes of the tree when your time is out. fore them such persons as they may deem necessary and proper to testify in the mat-ter under investigation, and shall also be authorized to employ such legal and clerical assistance as they may deem necessary, and the persons so testifying shall be enti-tled to receive the like witness fees and mileage as are now allowed to persons upon the warrant of the comptroller, such fees and compensations for the above named purposes as shall be certified to have been correct and necessary by the chair-man of the committee under whose author ity and by whose order such expenses shall have been incurred and approved by the

2. And be it enacted, That this act shall take effect immediately, Approved March 19, 1874.

### CHAPTER CCCXVI.

in his office as required by law, together That in addition to the appropriation for it would have to be built in sections, to with such facts and information touching the support of the home for disabled solmencing with a fortified town in Wester the same as may be in his possession, diers, now authorized by law, the further Russia, and ultimately reaching Pekin.

which report shall be published as are sum of twenty-five thousand dollars is

pay the same for the purpose aforesaid, to the treasurer of said home, on the warrant the treasury not otherwise appropriated.

3 And be it enacted, That this act

#### Approved March 19, 1874. CHAPTER CCCYII.

shall take effect immediately.

An Act promote the Agricultural Interests of the State of New Jersey. Whereas, the agricultural and horticultural interests of this state need and deserve more public recognition and support, and hence are entitled to such material aid as will tend to stimulate and encourage the same; and whereas, in consideration of the importance of such aid, it is expedient to legislate by judi-cious care to foster this branch of our domestic economy by a system of proffered rewards that will incite a true spirit of generous and profitable rivalry among the tillers and producers of the soil; therefore,

1. Be it enacted by the Senate and Gen eral Assembly of the State of New Jersey, That the State Board of Agriculture shall annually appoint from its board, three persons, and the directors of the New Jersey State Agricultural Society shall also in like manner appoint three persons from its board, who, together with the governor of this state, shall constitute a committee to be designated and known as the "State Premium Committee.'

2. And be it enacted, That it shall be the duty of the said state premium committee, upon its appointment annually, to meet and organize, and thereupon proceed to make up and arrange a list of premi-ums, which shall, in the discretion of the said committee, be most conducive to the development of the best agricultural and horticultural interests of the state; such premiums to be awarded to exhibitors at the next ensuing annual fair of the New Jersey State Agricultural Society, and designated special state premiums.

3, And be it enacted, That the said committee shall appoint competnet judges from different parts of the state, whose duty it shall be to carefully examine the articles or products exhibited under the provisions of this act, and to adjudge and award the premiums specified in the aforesaid list upon the merits thereof, accultural Society; and upon the conclusion of such award said judges shall make and submit a full and complete writen report of all of their said doings to said state pre-

mium committee. 4. And be it enacted, That it shall be the duty of the said committee upon the receipt of the report of the said judges as aforesaid, to make up and submit the amount of the awards so reported to the state treasurer, and said state treasurer shall pay the same out of any monics in the treasury not otherwise appropriated to the said committee, upon such warrant; provided, that the said amount shall not in any one year exceed the sum of three

thousand dollars. 5. And be it enacted, That all costs of advertising, and all expenses incurred in carrying into effect the provisions of this act, shall be paid by the New Jersey State Agricultural society, excepting only the amounts of the award for premium herein provided.

6 And be it enacted, That the appropriation for the purpose of carrying cut the provisions of this act, shall not exceed the foresaid sum as designated in section four herein; and this act shall take effect im-

### Approved March 20, 1874.

CHAPTER CCCXII. An Bct to relieve owners and officers of vessels owned in New Jersey from detention an Quarantine.

1. Be it enacted by the Senate and General Assembly of the State of New Jersey, That it shall be lawful for any vessel or vessels owned and officered by citizens of New Jersey, sailing from the port of Baltimore, Maryland, or any port or ports in the Chesapeake bay bound to any port in New Jersey to sail direct to their port of destination without any let or hindrance from any quarantine authorities claiming control of New York waters. 2. And be it enacted, That this act shall

take effect immediately. Approved March 11, 1874.

### HORTICULTURAL HINTS.

1. When fruit trees occupy the ground, nothing else should, except short grass. 2. Fruitfulness and growth of the tree

cannot be expected the same year. 3. There is no plum that the curculio will not take, though any kind may some-

times escape for one year in any place.

4. Peach borers will not do much dam age when star clay is heaped up around the tree a foot high. 5. Pear blight still puzzles the greatest men. The best remedy known is to plant

two for every one that dies.

6. If you don't know how to prune, don't hire a man from the other side of the sea who knows less than you do.

8. A tree coming out with the limbs near the ground is worth two trees trimmed up five feet, and is worth for trees trimmed up ten feet, and so on until they are not worth

anything. 9. Trim down, not up. 10. Shorten in, not lengthen up.

12. When anybody tells you of a garden-er that understands all about horticalture and agriculture, and that he can be hired don't believe a word of it, for there are no such to be hired. Such a man can make more than you can afford to give him; and if he has sense enough to understand the business, he will have also enough to know

A SIBERIAN RAILWAY, -A special commission of the Co-operative Society of Rus a supplement to an set entitled "An act in favor of the construction of a railroad 5. And be it consted. That the secre-tary of state shall be, by virtue of his office commissioner of insurance, and it shall be proved April fourth, eighteen hundred would traverse for the most part a thickly

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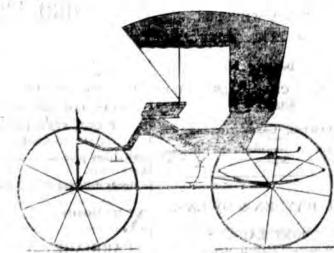
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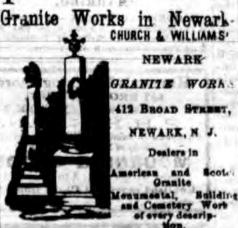
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Leave Montglain. A. M., 6 25, 7 20, 8 20, 20; p. m., 10 50, 1 40, 8 80, 5 10, 5 55, 6 45 Leave Ridgewood, a. m., 6 28, 7 25, 8 9 23, 10 53; p. m., 1 43, 3 38, 5 13, 5 58, 6 48, 9 43.

Leave Bloostfield, a. m., 6 32, 7 27, 8 26, 26, 10 56; p. m., 1 47, 3 37, 5 16, 6 01, 6 51, 47. Leave Watsessing, a. m., 6 35, 7 29, 8 29 9 29, 16 59; p. m., 1 50, 8 40, 5 19, 6 04, 6 54

9 51.
Leave Roseville, a. m., 6 43, 7 35, 8 34, 9 34, 11 05; p. m., 1 55, 3 45, 5 25, 6 10, 7 00, 9 58, Leave Newark, a. m., 6 50, 7 40, 8 40, 9 40, 11 10; p.m., 2 00, 3 50, 5 30, 6 15, 7 06, 10 05, Due at New York, a. m., 7 35, 8 20, 9 20, 10 20, 11 50; p.m. 2 40, 4 30, 6 10, 8 00, 10 55

10 20, 11 50; p.m. 2 40, 4 30, 6 10, 8 00, 10 55

GOING WEST.

Leave New York, a. m. 7 50, 8 50, 16 50
p. m., 2 00, 3 40, 4 40, 5 20, 6 20, 8 30.

Leave Newark, a. m., 6 50, 7 35, 8 30, 9 30, 11 30; p. m., 2 40, 4 20, 5 20, 6 05, 7 00, 9 10.

Leave Roseville, a. m. 6 50, 7 40, 8 35, 9 35, 11 35, p. m., 2 45; 4 25, 5 25, 6 10, 7 06, 9 15.

Leave Watseasing, a. m., 6 56, 7 46, 8 41, 9 42, 11 41; p. m., 2 51, 4 31, 5 31, 6 16, 7 13, 9 21.

Leave Bloomfield, a. m., 6 59, 7 49, 8 44, 9 45, 11 44; p. m., 2 54, 4 34, 5 34, 6 19, 7 16, 24. Leave Ridgewood, a. m., 7 02, 7 53, 8 47, 48, 11 47; p. m., 2 57, 4 37, 5 37, 6 92, 7 19,

9 27. Arrive Montglair, a. m., 7 95, 7 55, 8 50 9 51, 11 50; p. m., 3 00, 4 40, 5 40, 6 25, 7 23 CALDWELL AND MONTCLAIR STAGE LINE Summer Arrangements from Aug. 4,

GOING BAST. Leave Caldwall-6-30, 7-20, 8-20 P.M., 12-35 2-20, 4-15 A. M. VERONA-6-45, 7-40, 8-40 A.M., 12-55, 2-40 4-35 P. M.

Arrive at MONTGLAIR—connecting with train for New York, GOING WEST. Leave Montclair—8, 8-50, 9-50 A. M., 3-05. VERONA-8-40, 9-30, 10-30 A. M., 3-40- 5-20 Arrive at Calibwall 8-55, 10, 10-45 A.M., 5-40, 6-45 P.M.

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